

VICKSBURG

mississippi

Comprehensive Housing Plan

2017



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CITY OF VICKSBURG
FIVE-YEAR HOUSING PLAN

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CITY OF VICKSBURG

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A. INTRODUCTION

Housing is a basic and fundamental human need. Because of this, housing policy has not only important economic considerations but also a profound moral dimension.

- Maintaining an older housing stock in low and moderate income Census tracts in Vicksburg can be relatively expensive;
- Public housing and publicly-assisted low-income housing have been consistently underfunded in the last several years; and
- New housing has slowed in the last several years, however new growth is critical to the vitality of the city over time, both socially and financially.

This plan serves as a living document that represents an effort to create a 5-Year Strategic Housing Plan for the City of Vicksburg, Mississippi to address these concerns and to improve the quality of life in our residential neighborhoods.

- 1. HISTORY-** The City of Vicksburg was founded in 1811 and incorporated on January 29, 1825. Vicksburg rapidly grew as a center for commerce, agriculture and river traffic. Housing in Vicksburg traditionally has been a mix of “Old Antebellum” style homes and “Shotgun” style homes with a variety of rambler and split level style homes.
- 2. GROWTH-** Over the past 30 years, population in the City of Vicksburg decreased slightly by -6.2 percent between 1980 and 2010 compared to a -5.5 percent decrease overall in Warren County. On average since 1980, the City has maintained just under half (48.8 percent) of the County’s total population. In recent decades, the City of Vicksburg’s largest period of growth took place between 1990 and 2000. However, this was followed by a -9.7 percent decrease in population between 2000 and 2010.

Between 2000 and 2010 the City of Vicksburg’s minority population increased slightly. As shown in the table below, the Other Race category and Black or African American Race category both increased while the White Race population decreased.



2000 and 2010 VICKSBURG POPULATION BY RACE

Race	2000		2010	
	Population	Percent of Total	Population	Percent of Total
Black	16,043	60.8	15,763	66.1
White	10,071	38.1	7,469	31.3
Other	293	1.1	624	2.6
Total	26,407	100.0	23,856	100.0

Source: U.S. Census Bureau

The City of Vicksburg adopted a new comprehensive plan in 2015 (www.vicksburg.org). The plan has projected an increase in the population of Vicksburg over the next several decades of approximately 4,772 persons. This population increase translates into an additional 1,948 dwelling units that will be needed by 2040 to accommodate the expected growth.

However, this population increase does not include the proposed increase of staffing for the Army Corps of Engineers. The Corps of Engineers occupies 3 campuses in Vicksburg. The Corps plans to increase their staffing by an additional 1200 employees over the next 5 years that will be comprised mostly of engineers, scientist, and support personnel. The proposed increase in personnel translates into an additional 900 dwelling units above the already projected increase of 1,948.

Another project that is not included in the statistical data provided in the comprehensive plan is the new Continental Tire Manufacturing Plant that scheduled to be built between Vicksburg and Clinton, Mississippi. The Continental Tire Manufacturing Plant once completed will employ 2,500 persons. Vicksburg, because of its proximity to the Mississippi River, will become a transportation hub for the plant. Our hope and goal is to attract as many employees as we can to live in Vicksburg.

- 3. NEED TO ESTABLISH A PLAN** - With the projected increase in population growth and changing development patterns from rural to suburban, the city and its residents need to determine how they want to develop in the future. A plan will help to provide for orderly, well-designed, and varied housing development that provides opportunities for all types of families and people of differing income ranges. In addition, the policy makers need to identify short and long term areas of growth and redevelopment that may require public facilitation and financial resources, e.g. Martin Luther King Neighborhood Planning District, Marcus Bottom Overlay District, and the Oak Street Corridor. These

three particular neighborhoods represent established neighborhoods with unique assets that need to be preserved, promoted and revitalized.

As neighborhoods are revitalized and confidence in the housing market restored there is also created a secondary benefit for the local school system. Neighborhoods begin to thrive which can be measured with an increase in students attending school.

4. PURPOSE OF THE PLAN - The City of Vicksburg 5 Year Housing Plan will provide direction for future housing development in Vicksburg and look at creative strategies for reinvigorating certain neighborhood districts. The plan will also provide a vision for the City's 12 Neighborhood Planning Districts as each neighborhood district evolves and grows. One of the goals of the 2015 Vicksburg Comprehensive Plan is to promote the creation of 12 neighborhood district planning committees to create a neighborhood master plan for each neighborhood districts.

The strategies, objectives, and policies of this plan are informed by a set of key demographic, economic, housing, fiscal, and environmental trends facing the City of Vicksburg.

The plan includes the creation of an advisory committee, the Vicksburg Housing Committee (VHC) that will be responsible for the review of the existing housing stock, housing trends, and housing demand within the City. The VHC will be charged with conducting several meetings with different stakeholders, housing partners, business leaders and residents in the community. The purposes of the meetings are to listen to the stakeholders and identify target areas for redevelopment in the City. The VHC will develop a "work plan" for each target area and the Vicksburg Housing Director will oversee the implementation of the "work plan".

The Vicksburg Housing Committee will be composed of 7 members. 1) Representative from ERDC; 2) Vicksburg Housing Director; 3) Vicksburg Housing Authority; 4) Housing finance expert; 5) Non-profit affordable housing developer; 6) For-profit affordable housing developer and 7) Private sector real estate specialist.

Not only does the housing plan state the realities and goals of the City of Vicksburg, but it serves as a handbook of policy solutions to the challenges that Vicksburg face when deciding the future direction of affordable housing. Furthermore, it incorporates sources of funding available by local, state, and federal government agencies and other sources to achieve the stated goals of the community. This plan not only frames the housing issues and ideals, it answers the question of how to achieve these ideals.

B. HOUSING SUPPLY

It is important to assess the current housing stock in order to determine how the housing needs of Vicksburg residents are being met currently and in the future. Analyzing the existing housing supply informs decision-makers about what exist, the condition of housing, and what segments of the housing stock are already well-represented and which are under-represented.

1. EXISTING CATEGORY OF DWELLING UNITS, QUALITY AND SUPPLY:

Since Vicksburg was founded in 1811 the age of homes within the City varies greatly. Vicksburg is home to many pre-Civil War Antebellum Homes that are located predominately within the Historic District. As part of the mix there are “shotgun” style homes that were built from the end of the Civil War up through the 1920’s. There are the ranch style homes, split level style homes and the ramble style homes that populate our neighborhoods. The average age of our housing stock in Vicksburg is 75 years old.

There are 9,323 households in Vicksburg in 2016. Of the 9,323 households 5,222 are owner occupied housing units and 4,102 are renter occupied. Of the 4,102 renter occupied units, 1,787 individual units that are considered multi-family such as apartments, townhouses or duplexes and 749 manufactured homes.

Summary	Census 2010	2016	2021
Households	9,457	9,323	9,265
Families	5,899	5,742	5,653
Average Household Size	2.47	2.49	2.50
Owner Occupied Housing Units	5,332	5,222	5,203
Renter Occupied Housing Units	4,125	4,102	4,062
Median Age	35.8	37.6	38.6

Prepared by Central Mississippi and Development District 2017

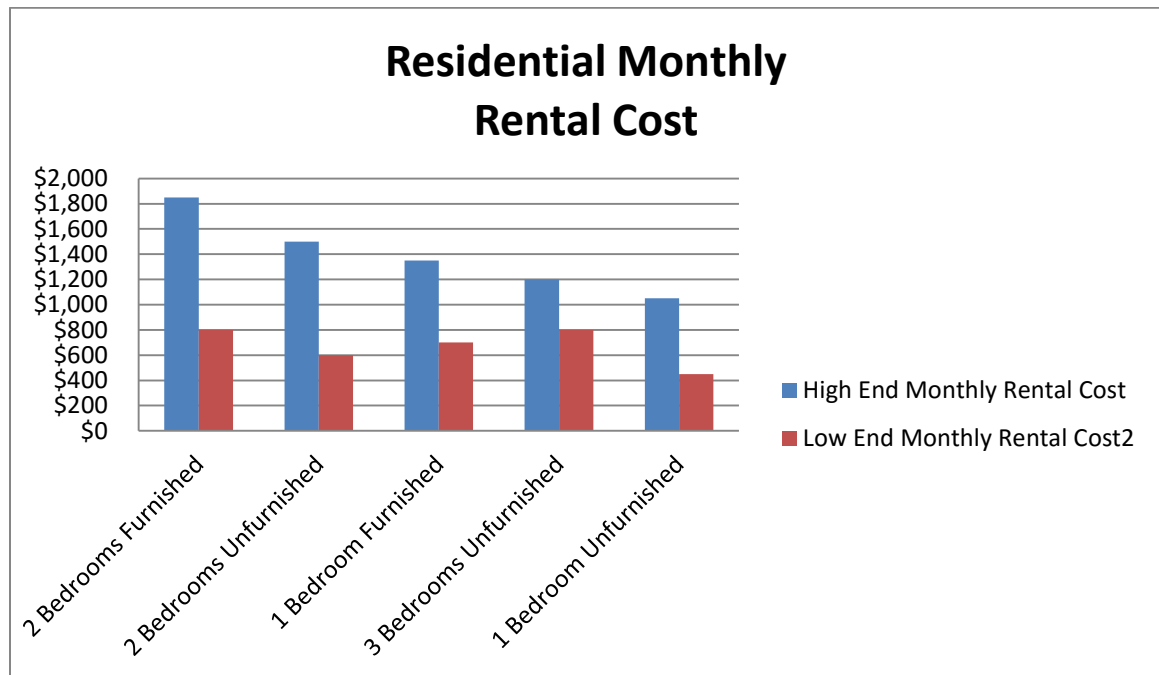
The number of Vicksburg households in 2010 was 9,457 which represents a loss of 134 households. Based on the statistics from the Community Development Division there has been a total of 52 substandard/dilapidated single family houses and multi-family houses that have been demolished since 2014.

2. HOUSING COST DATA: OWNERSHIP AND RENTAL

Home ownership or home rental is based on affordability. According to HUD, families who pay more than 30 % of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Housing affordability is a problem in Vicksburg. Although housing costs are relatively low, many homeowners and renters are cost burdened, spending more than 30% of their incomes on housing expenses.

The average cost of construction for a single-section manufactured home is \$41.40 per square foot and a multi-section is \$45.69 per square foot. The average cost of a modular home is approximately \$72.82 per square foot and a site built home is \$97.10 per square foot¹. The average cost of an existing single-family home in Vicksburg is \$135,037².



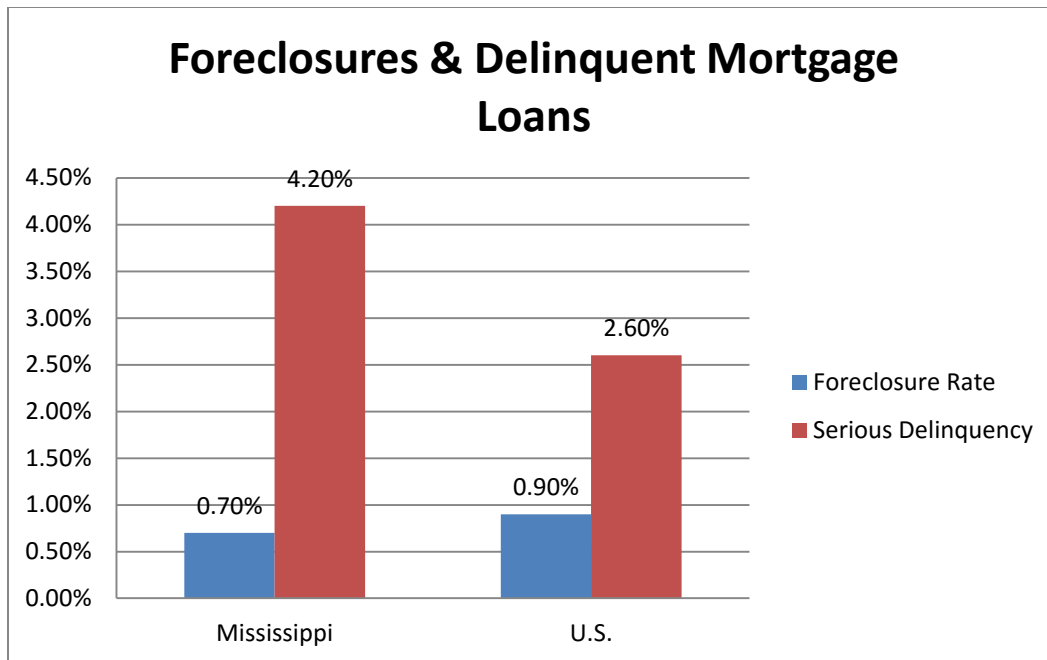
¹Mississippi Manufactured Housing Association. 2016

²Vicksburg/Warren Board of Realtors 2016

³Vicksburg/Warren Board of Realtors. 2016 Residential Monthly Rental Cost

2. HOUSING FORECLOSURES/DEMOLITIONS:

Mississippi has foreclosure rates lower than the nation as a whole. However, a higher share of mortgage borrowers are seriously delinquent, with payment over 90 days overdue, an indicator of financial distress. Mississippi has one of the highest rates of serious delinquency in the country.



National Foreclosure Report (Washington, DC: CoreLogic, September 2016).

3. LAND SUPPLY:

Residential land accounts for the single largest use of land within Vicksburg. The 2015 Vicksburg Comprehensive Plan projects a population increase of 4,772 people by the year 2040.

Not included in the projected growth of the 2015 Vicksburg Comprehensive Plan is ERDC's plans to hire an additional 1200 personnel over the next 5 years.

To accommodate this growth the City of Vicksburg will need an additional 808 residential acres per the Comprehensive Plan with an additional 225 residential acres to accommodate ERDC.

C. HOUSING DEMAND

1. AGE OF HOMES

Vicksburg was founded in 1811, and the age of homes within the City varies widely. Vicksburg is home to many Antebellum homes that are located predominately within the Historic District. "Shotgun"- style homes dating from the end of the Civil War up through the 1920's are part of the mix of homes. There are the ranch style homes, split level style homes and the ramble style homes that populate our neighborhoods. Vicksburg's housing stock average age is 75 years.

2. FAMILY COMPOSITION:

In 1990, the persons per household ratio was 2.49, and 2000 it remained unchanged at 2.49. However, based upon the fact that persons per household ratios for many areas are in decline, it is anticipated that household sizes will be a little smaller in the future. The household ratio is expected to decline to 2.45 by 2040.

3. INCOME:

Median household income is \$ 28,741 with an average household income of \$44,673. The Median Family Income Table below shows that in 2021 the median household income will be \$31,665 which represents an increase of 10.17%. The average household income is projected to increase to \$49,289 for an increase of 10.33%. The 2015 median household income for Warren County is \$39,421 which represents a difference of \$10,680 less than the city.

27.3% of Vicksburg's households make less than \$15,000/year.

MEDIAN FAMILY INCOME (dollars)

Households by Income	2016		2021	
	Number	Percent	Number	Percent
<\$15,000	2,548	27.3%	2,476	26.7%
\$15,000 - \$24,999	1,641	17.6%	1,438	15.5%
\$25,000 - \$34,999	1,068	11.5%	993	10.7%
\$35,000 - \$49,999	1,119	12.0%	1,048	11.3%
\$50,000 - \$74,999	1,307	14.0%	1,390	15.0%
\$75,000 - \$99,999	747	8.0%	852	9.2%
\$100,000 - \$149,999	610	6.5%	739	8.0%
\$150,000 - \$199,999	177	1.9%	215	2.3%
\$200,000+	107	1.1%	114	1.2%
Median Household Income	\$28,741		\$31,665	
Average Household Income	\$44,673		\$49,289	
Per Capita Income	\$17,989		\$19,728	

Prepared by Central Mississippi Planning & Development District

4. JOB GROWTH AND ECONOMIC BASE:

The City of Vicksburg's 2015 Comprehensive Plan projected an increase in the city's population over the next several decades of approximately 4,772 persons. This population increase translates into an additional 1,948 dwelling units.

The Army Corps of Engineers, which occupies three campuses in Vicksburg, has proposed to increase its staffing by an additional 1200 employees over the next five years. However, the additional 1200 employees are not necessarily included in the expected population increase. The 4772 additional population by 2040 was calculated before the Corps' announcement. The Corps currently employs

approximately 2,140 people, and the new employees will be engineers, scientists and other support personnel.

Another project that is not included in the statistical data provided in the comprehensive plan is the new Continental Tire Manufacturing Plant that is scheduled to be built between Vicksburg and Clinton, Mississippi. The plant once completed anticipates employing 2,500 persons by 2020. Vicksburg's proximity to the Mississippi River makes the city a transportation hub for the tire manufacturing plant.

Vicksburg seeks to recruit a new work force for the future and upgrading the city's housing stock through the development of new subdivisions. This will allow Vicksburg to compete on a state and national level to attract industrial and retail development.

Furthermore to improve the quality of life and sustainability of its existing neighborhoods the City should encourage the creation of independent neighborhood planning committees as referenced in the 2015 Vicksburg Comprehensive Plan enforce by the use of "in-fill" development on vacant lots.

5. TRANSPORTATION CORRIDORS NEEDED TO MEET HOUSING DEMAND:

One of the key elements of the 2015 Vicksburg Comprehensive Plan is the Major Thoroughfare Plan which defines the network of future roadways to handle the various levels of vehicular traffic. The system of thoroughfare alignments shown on the Major Thoroughfare Plan has been coordinated with the road plans from Warren County, the Mississippi Department of Transportation and the U.S. Army Engineer Research and Development Center (ERDC)

One of the critical transportation corridors that is proposed in the Major Thoroughfare Plan is the connector road from Fisher Ferry Road to Highway 61 South. The Fisher Ferry/Highway 61 South Connector Road creates a southern loop that will provide an alternate transportation corridor for emergency evacuation from Highway 61 South to the I-20 Corridor. Another important function of the Fisher Ferry/Highway 61 South Connector Road is to serve as a transportation corridor for the 2,140 plus employees of ERDC.

This southern loop will also provide access to hundreds of acres of raw land for residential development that is located outside a special flood hazard area. ERDC has begun hiring the 1,200 new employees that are expected over the next five years. The South Connector Road will provide a much needed access to the ERDC South Gate as well as dry land for future residential development.

D. HOUSING STRATEGIES, GOALS AND OBJECTIVES

1. Build upon Vicksburg's strength in the evolving Vicksburg Housing Market.

This strategy recognizes that in order to accommodate the projected growth and demand for new households in an environment of physical land challenges and limited land resources and limited fiscal resources, Vicksburg will need to encourage the market to build housing projects that use land efficiently and are strategically located along and near its commercial corridors. This housing will capitalize on the city's amenities and add to the vitality of the commercial corridors. In addition, the City must strive to maintain the economic and cultural diversity of the neighborhoods that receive a lot of the new development.

GOAL: To establish a residential density pattern that will produce desirable concentrations of residences and will not overburden the City's public facilities or cause traffic congestion.

OBJECTIVE: To provide a mix of residential densities in the City to suit different needs and tastes, ranging from patio homes to large lot estates.

OBJECTIVE: To locate higher density residential developments only in areas where the infrastructure and street system will support such development and where such development is compatible with neighboring land uses.

OBJECTIVE: To limit the supply of apartment units to 20 percent of total housing stock in order to maintain a balance of housing types. The 20 percent does not include the Main Street Taxing District.

OBJECTIVE: Update the existing subdivision regulations to include such things as neighborhood sidewalks and underground utilities.

2. Preserve and Promote Established Neighborhoods.

This strategy seeks to ensure that the established neighborhood planning districts are supported through the effective provision of infrastructure and services and the older housing stock is reinvigorated so the neighborhoods remain desirable places to live. Given the age of the housing stock and the infrastructure the City must allocate significantly more resources to the physical rehabilitation of the neighborhoods districts.

An obstacle to helping to preserve and promote established neighborhoods is the heir property land tenure issue. Heir property makes it more difficult for some Vicksburg residents to build or renovate and pass on wealth through homeownership. Heir property is land owned collectively by family members after the original landowner dies without a will. Though common among Black residents in the rural South, this complex form of land tenure can become problematic if there are many rightful claimants to the land or disagreements about the use of the land or who should pay taxes, putting the land at risk of being lost to real estate speculators, tax authorities or court-ordered partition sales. Also, the title of heir property is not secure, making it impossible for owners to qualify for a mortgage or access government loans.

- GOAL:** Redevelopment/Urban Renewal: To eliminate slum and blighted areas (designated in the Urban Renewal Plan).
- GOAL:** Redevelopment/Urban Renewal: To rehabilitate, preserve, conserve, redevelop, or a combination thereof, slum and blighted area/areas of the city. This is done in the interest of public health, safety, morals and welfare.
- GOAL:** Redevelopment: To improve the image, appearance, and the quality of life within the neighborhood districts. To develop an attractive “Hometown” that promotes Vicksburg’s character.
- OBJECTIVE:** To remove substandard structures, residential and nonresidential.
- OBJECTIVE:** To eliminate overcrowding of land and provide for expansion, development, and upgrading of existing and new homes in accordance with the applicable city codes, ordinances, and regulations.
- OBJECTIVE:** To provide for the re-planning of cleared land in accordance with standards that encourages or assists redevelopment.
- OBJECTIVE:** To achieve certain changes in land use in accordance with the land use plan and the objectives of the city.
- OBJECTIVE:** To provide for the retention and improvement of structures that are compatible with the city’s urban renewal plan and are feasible for rehabilitation. (Kuhn Urban Renewal Plan).
- OBJECTIVE:** To provide for infrastructure improvements such as streets, drainage, lighting, landscaping and other services necessary to promote a safe and healthy neighborhood.

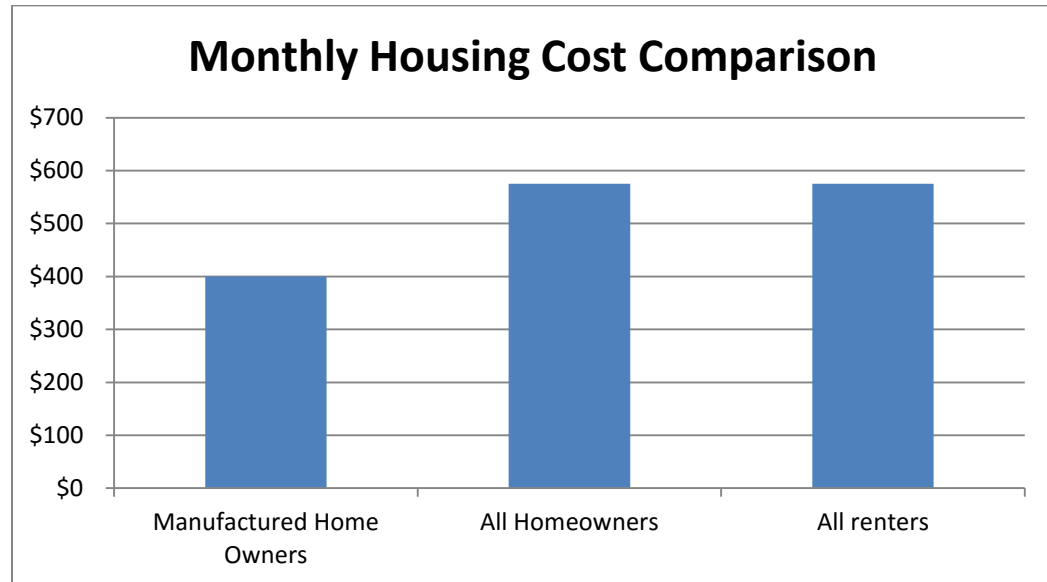
- OBJECTIVE: To provide maximum opportunity for development by private enterprise.
- OBJECTIVE: To develop and promote public and private open space.
- OBJECTIVE: To encourage and facilitate attractive and distinctive neighborhoods following unified themes.
- OBJECTIVE: To maintain creeks and tributaries of a high environmental quality.
- OBJECTIVE: To encourage homes and buildings to comply with City standards and codes.
- OBJECTIVE: To maintain a system of public spaces through City Streets, sidewalks, trails, and parks.
- OBJECTIVE: To encourage and facilitate attractive residential screening, buffering, and entries.
- OBJECTIVE: To enhance neighborhoods through the use of schools, learning centers, improved streetscapes and park sites.
- OBJECTIVE: To use an Urban Renewal Plan as a guide for redeveloping areas.
- OBJECTIVE: To encourage more “in-fill” development of vacant lots in existing neighborhoods. The “in-fill” development should complement the existing street scape of neighborhood.

3. Ensure the Availability of affordable Housing Across the City.

Given the ongoing cost of housing the City must explore different avenues of affordable alternative methods of construction. The different types of methods and materials must maintain a high level building safety and protection, and long term sustainability of the built environment. New affordable units are highly needed in neighborhoods where low- and –moderate-income people have few housing choices.

Home ownership is known as the “American Dream” which can also be the single largest investment a family makes. Home ownership provides many benefits such as comfort, shelter, pride and wealth. The City of Vicksburg wishes to find creative ways to make home ownership more affordable and more of a reality for its citizens.

Manufacturing housing is one tool for tackling the housing affordability challenges of Vicksburg.



Western Economic Services, LLC. 2015-2019 Mississippi Consolidated Plan for Housing and Community Development

GOAL: Manufactured and modular housing provide an affordable pathway to home ownership. In an effort to make the dream of home ownership more of a reality the City of Vicksburg should consider zoning language to provide for alternative types of housing in low and moderate income neighborhoods.

OBJECTIVE: Create an ordinance to regulate the use of manufactured housing in certain neighborhoods. The ordinance should contain architectural control requirements to protect the existing streetscape of the neighborhood.

The Goals and Objectives portion of this plan shall serve as the work plan for this document. The City of Vicksburg along with private developers, investors and builders will utilize the Goals and Objectives portion as a guide to improve the quality of life throughout all the neighborhood districts.

For Vicksburg to compete on a state and national level in attracting industrial and retail development and to recruit a new work force for the future we need to upgrade our housing stock through the development of new subdivisions.

Furthermore to improve the quality of life and sustainability of existing neighborhoods the City should encourage the development of vacant “in-fill” lots. The “in-fill” lots should be developed to protect and maintain the integrity of the streetscape.

In 2015 The City of Vicksburg adopted a new Comprehensive Plan. The Vicksburg Comprehensive Plan created 12 Neighborhood Districts. The Comprehensive Plan which serves as a general guide for the City to follow encourages the development of independent neighborhood planning committees. The City can work with each neighborhood committee to create a master plan to address and create a unified theme throughout the neighborhood. Such things as lighting, street signs, landscaping and other general aesthetics can be planned by the neighborhood committee.

PICTURES OF MODULAR AND MANUFACTURED HOUSING







E. HOUSING FINANCIAL RESOURCES

1. Down payment assistance programs for first time homebuyers.
 - a. Revenue Bond Program.
 1. A program sponsored by the MS Home Corporation is a loan of 3% cash advance that can be used as a down payment or closing cost and will include a non-refundable \$200 reservation fee.
 - b. Home Equity Leverage Program (HELP).
 1. A program sponsored by the Federal Home Loan Bank of Dallas via local member banks. It is based on income and the \$6000 can be used for closing cost or down payment.
 - c. University of Southern Mississippi Institute of Disabilities Studies (IDS).
 1. A program that offers down payment assistance or closing cost funds of up to \$20,000 is given for the qualified disabled homeowner or family member in home.
 - d. MS Home Corporation Smart Solution or Smart Solution Premium Program.
 1. A program with a 30 year fixed rate mortgage with down payment option of 3% or 4%.

- e. MS Home Corporation Teachers Program.
 - 1. A grant with funds up to \$6000 to assist with mortgage for MS certified teachers or administrators.
- f. Habitat for Humanity Program.
- g. USDA Rural Development Program.
 - 1. A program based on a 2% interest rate and no down payment.